

<i>SERFF Tracking Number:</i>	<i>AEGJ-126965463</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47613</i>
<i>Company Tracking Number:</i>	<i>ADV TLC SCBF 1210</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>TC - TCO</i>		
<i>Project Name/Number:</i>	<i>ADV TLC SCBF 1210/ADV TLC SCBF 1210</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TC - TCO	SERFF Tr Num: AEGJ-126965463	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 47613
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: ADV TLC SCBF 1210	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Harris Shearer, Stephanie Fowler
	Authors: Julie Maclin, Joan Shumaker, Patsy Holt	Disposition Date: 01/26/2011
	Date Submitted: 12/30/2010	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC SCBF 1210	Status of Filing in Domicile: Not Filed
Project Number: ADV TLC SCBF 1210	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Advertising not required to be filed in Domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/26/2011
	State Status Changed: 01/26/2011
Deemer Date:	Created By: Joan Shumaker
Submitted By: Joan Shumaker	Corresponding Filing Tracking Number:
Filing Description:	
Please see Cover Letter on Supporting Documentation tab.	

Company and Contact

Filing Contact Information

Joan Shumaker, Advertising Manager	joan.shumaker@transamerica.com
P.O. Box 93007	817-285-3363 [Phone]
Hurst, TX 76053-3007	817-285-3394 [FAX]

Filing Company Information

<i>SERFF Tracking Number:</i>	<i>AEGJ-126965463</i>	<i>State:</i>	<i>Arkansas</i>
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Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa	
P O Box 93005	Group Code: 468	Company Type:	
Hurst, TX 76053-3005	Group Name:	State ID Number:	
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 Advertisement X \$50 each
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	12/30/2010	43318504

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/26/2011	01/26/2011

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Disposition

Disposition Date: 01/26/2011

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Variables Document	Filed	Yes
Form	Shared Care Flyer	Filed	Yes

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Form Schedule

Lead Form Number: TLC SCBF 1210

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/26/2011	TLC SCBF 1210	Advertising	Shared Care Flyer	Initial		0.000	TLC SCBF 1210.pdf



[TransCare®]

A Plan Designed for a Changing Future®

ENHANCED

Maximize the value of your [TransCare®] Long Term Care insurance policy with the Shared Care Benefit Rider¹.

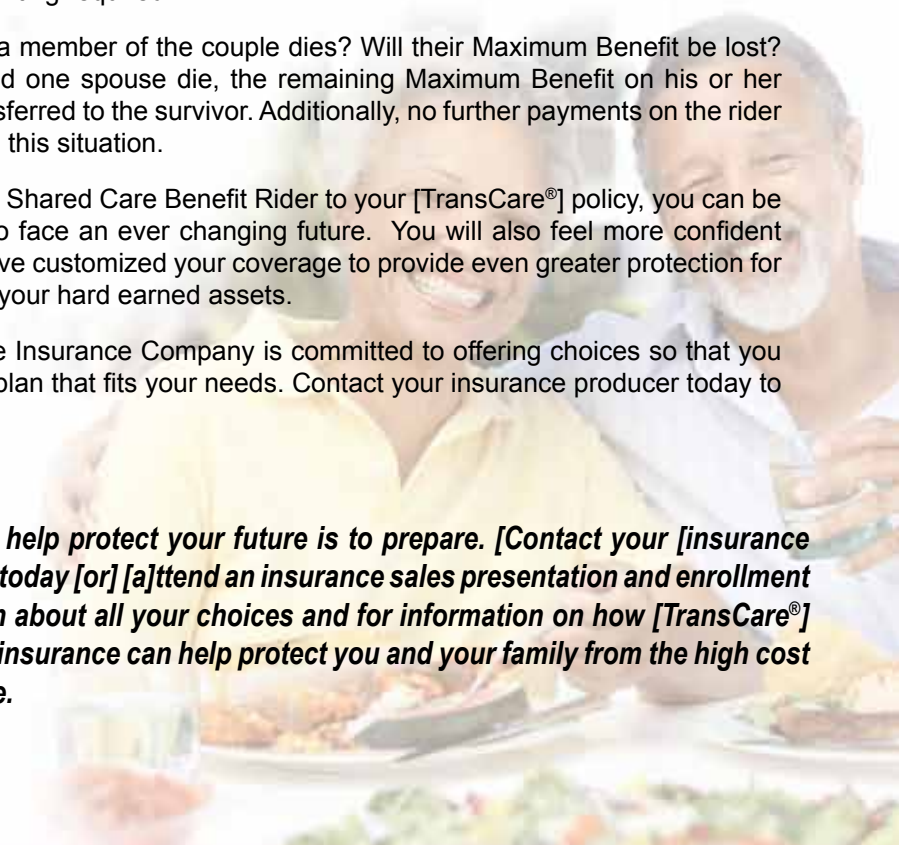
This feature allows couples² to maximize their long term care protection by linking their individual policies. With this valuable benefit, one member of the couple can access the other's benefits once their own policy benefits have been exhausted.

But what happens if both policy maximums are used? Is the remaining spouse left with no benefit? We've asked these questions and come up with a solution. The remaining spouse can purchase an additional two years of coverage³ with no additional underwriting required.

What happens if a member of the couple dies? Will their Maximum Benefit be lost? Not at all! Should one spouse die, the remaining Maximum Benefit on his or her policy will be transferred to the survivor. Additionally, no further payments on the rider will be required in this situation.

So, by adding the Shared Care Benefit Rider to your [TransCare®] policy, you can be better prepared to face an ever changing future. You will also feel more confident knowing that you've customized your coverage to provide even greater protection for your spouse and your hard earned assets.

Transamerica Life Insurance Company is committed to offering choices so that you can customize a plan that fits your needs. Contact your insurance producer today to learn more.



The best way to help protect your future is to prepare. [Contact your [insurance agent/producer] today [or] [attend an insurance sales presentation and enrollment meeting] to learn about all your choices and for information on how [TransCare®] Long Term Care insurance can help protect you and your family from the high cost of long term care.

¹Additional premium required. Available only to couples² who are both issued and maintain identical policies. Not available in conjunction with Return of Premium.

²Couples may include spouses, domestic partners and/or civil union partners. See your insurance agent/producer for details.

³An additional coverage request must be made in writing. Premium for additional coverage will be based on attained age. It will not be available on or after your 91st birthday, if you are currently eligible for benefits or if you are the one who exhausted the Maximum Benefit of your policy.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Options, benefits and premiums vary depending upon plan selected. [Contact your insurance agent/producer] today [or] [a]ttend an insurance sales presentation and enrollment meeting] for details. See the Outline of Coverage for complete policy benefits and details.

Policy series TLC 1-FP 1001 or TLC 1-FP 402; In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504.

Home Office:

Cedar Rapids, IA

Administrative Office:

PO Box 95302

Hurst, TX 76053

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Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Cover Letter	Filed	Date: 01/26/2011
Comments:			
Attachment:			
AR Cover Ltr.pdf			

		Item Status:	Status
Satisfied - Item:	Variables Document	Filed	Date: 01/26/2011
Comments:			
Attachment:			
Variables.pdf			



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3363
joan.shumaker@transamerica.com

December 30, 2010

Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: TLC SCBF 1210 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed is the referenced form submitted for your review and approval. This form is intended to replace form TLC SCBF 1110, approved by your department on November 15, 2010 (SERFF # AEGJ-126888483).

The only changes are to add the word "Enhanced" to the piece and update the form number.

This form will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006, and the Shared Care Benefit approval on August 4, 2010 (SERFF #AEGJ-126667700).

It is our intention to use this form in both paper and electronic form.

Bracketed information is intended to be variable. Please see the Variables document on the Supporting Documentation tab.

We trust that this form will meet with your approval. If you have any questions, please let me know.

Sincerely,

A handwritten signature in black ink that reads "Joan Shumaker". The signature is fluid and cursive, written in a professional style.

Joan Shumaker
Advertising Manager
Transamerica Long Term Care Division

TLC SCBF 1210 VARIABLES

The Product Name is variable, depending upon the employer or association group it is being used for. The variables could be:

- TransSecure II
- TransSecure Plus
- Transamerica Secure II
- TransCare Options
- TransCare Options Enhanced
- TransCare
- TransCare Enhanced

The Maximum Daily Benefit, Benefit Period, and Maximum Benefit are variable, depending upon what package will be offered to a particular person, employer or association group.

“[Contact your [insurance agent/producer] today [or] [a]ttend an insurance sales presentation and enrollment meeting]” is variable depending upon whether an employer will allow the insurance producer/agent to conduct a meeting or not.